

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JAMES L MASETH
MICHELLE E MASETH
Debtor(s)

Case No. 20-20230CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2020.
- 2) The plan was confirmed on 06/23/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/17/2020, 11/10/2020, 09/13/2022, 09/26/2023, 07/11/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/03/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,144.62.
- 10) Amount of unsecured claims discharged without full payment: \$59,075.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$66,525.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$66,525.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,500.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,450.68**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	527.00	NA	NA	0.00	0.00
AFFIRM	Unsecured	456.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	51.00	51.00	0.42	0.00
BEAVER COUNTY TAX CLAIM BUREA	Priority	NA	0.00	0.00	0.00	0.00
BEAVER COUNTY TAX CLAIM BUREA	Priority	NA	NA	1,931.46	1,931.46	70.44
BEAVER COUNTY TAX CLAIM BUREA	Priority	0.00	3.96	3.96	3.96	0.30
BEAVER COUNTY TAX CLAIM BUREA	Priority	0.00	1,601.40	1,601.40	1,601.40	118.37
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,650.00	3,600.06	3,600.06	29.74	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	601.00	601.83	601.83	4.97	0.00
CITIZENS BANK	Unsecured	1,554.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,725.00	6,725.01	6,725.01	55.55	0.00
DISCOVER BANK(*)	Unsecured	5,506.00	5,506.50	5,506.50	45.48	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	723.65	723.65	5.98	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	6,000.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	4,383.00	4,383.79	4,383.79	36.21	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	2,931.00	2,931.16	2,931.16	24.21	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	2,259.00	2,259.94	2,259.94	18.67	0.00
LVNV FUNDING LLC	Unsecured	11,314.00	11,314.84	11,314.84	93.46	0.00
NELNET O/B/O TGS LC D/B/A TRELLIS	Unsecured	3,383.00	3,387.74	3,387.74	27.98	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	13,896.77	13,896.77	114.79	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	11,825.00	0.00	5,306.74	5,306.74	1,118.80
PA DEPARTMENT OF REVENUE*	Unsecured	NA	121.87	121.87	1.01	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	677.88	677.88	677.88	0.00
PNC BANK NA	Secured	146,988.00	146,981.73	0.00	46,761.02	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	802.00	802.55	802.55	6.63	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	374.00	421.75	421.75	3.48	0.00
UPMC HEALTH SERVICES	Unsecured	NA	100.28	100.28	0.83	0.00
VERIZON	Unsecured	1,794.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	1,759.87	1,759.87	14.54	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$46,761.02	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,306.74	\$5,306.74	\$1,118.80
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,306.74	\$52,067.76	\$1,118.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,214.70	\$4,214.70	\$189.11
TOTAL PRIORITY:	\$4,214.70	\$4,214.70	\$189.11
GENERAL UNSECURED PAYMENTS:	\$58,588.61	\$483.95	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,450.68</u>	
Disbursements to Creditors	<u>\$58,074.32</u>	
TOTAL DISBURSEMENTS :		<u>\$66,525.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.